

IN RE:

DARNELL M HOWELL
MELISSA HOWELL
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

DEFAULT O/E JAD

Bankruptcy No. 15-22761-JAD

Chapter 13

Related To Doc. 114

ORDER OF COURT

AND NOW, this 29th day of December, 2020, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.


(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


JEFFERY A. DELLER
U.S. BANKRUPTCY JUDGE

In re:
Darnell M Howell
Melissa Howell
Debtor(s)

Case No. 15-22761-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 29, 2020

User: bsil
Form ID: pdf900

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Darnell M Howell, Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829
cr	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14085613	+ AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129
14085614	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14122173	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14341645	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14085618	+ Federal Loan Servicing/PHEAA, PO BOX 69184, Harrisburg, PA 17106-9184
14085619	+ HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
14085621	+ PENNSYLVANIA HOUSING FINAN, 2101 N Front St, Harrisburg, PA 17110-1086
14110762	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14136864	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14146040	+ U.S BANK NATIONAL ASSOCIATION, Pennsylvania Housing Finance Agency, Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1406
14141273	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14085617	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 30 2020 01:59:00	CITIZENS BANK, 1 Citizens Dr, Riverside, RI 02915
14085615	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:29:49	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14106110	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 30 2020 02:24:28	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14085616	+ Email/Text: bankruptcy@cavps.com	Dec 30 2020 02:00:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Valhalla, NY 10595-2322
14110982	+ Email/Text: bankruptcy@cavps.com	Dec 30 2020 02:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14149300	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 30 2020 02:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14085620	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 30 2020 02:00:00	Midland Credit MGMT, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14085622	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15265
14121472	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 30 2020 02:24:33	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

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14085623 + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com

Dec 30 2020 02:36:19

Portfolio Recovery Associates, 120 Corporate
Boulevard Suite 100, Norfolk, VA 23502-4952

14091764 + Email/Text: bkyelectnotices@tgsllc.org

Dec 30 2020 02:00:00

Texas Guaranteed Student Loan Corp, Attn:
Bankruptcy, PO BOX 83100, Round Rock TX
78683-3100

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		U.S BANK NATIONAL ASSOCIATION, Et Al...

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... bnicholas@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com
Lawrence W. Willis	on behalf of Debtor Darnell M Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Lawrence W. Willis	on behalf of Joint Debtor Melissa Howell ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Leon P. Haller	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com, dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	

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cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10